

Table I.D.3.c(1997) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.4%	22.9%	19.3%	24.3%	19.9%	21.5%	22.0%	21.2%
Industry group								
Agric., fish., forest.	38.8%						40.2%	31.9%
Mining	15.1% *						12.3% *	22.5% *
Construction	15.0%						13.6%	18.5%
Manufacturing	14.2%						12.3% *	14.4%
Transp., commu., util.	12.7%						15.0% *	12.3%
Wholesale trade	22.1%						21.4%	22.3%
Retail trade	32.3%						37.1%	30.9%
Fin., ins., real est.	23.6%						14.6%	27.4%
Services	29.2%						27.0%	30.2%
Unknown	86.5%						86.5%	0.0%
Ownership								
For profit, incorporated	20.3%						21.8%	19.8%
For profit, unincorporated	26.1%						32.8%	19.5%
Nonprofit	29.6%						17.7%	33.5%
Unknown	16.6%						12.1% *	17.8%
Age of firm								
Less than 5 years	26.6%						27.6%	24.8% *
5-9 years	24.9%						34.6%	11.7% *
10-19 years	20.2%						17.0%	27.1%
20 or more years	23.0%						19.9%	24.0%
Unknown	19.0%						16.6%	19.0%
Multi/single status								
2 or more locations	19.4%						17.3%	19.5%
1 location only	25.7%						22.7%	30.7%
Percent full-time employees								
Less than 25%	38.6%						24.7% *	50.4%
25-49%	29.0%						28.4%	29.3%
50-74%	26.6%						25.8%	26.9%
75% or more	20.6%						21.3%	20.4%
Union presence								
No union employees	25.0%						23.9%	25.4%
Has union employees	13.4%						6.6% *	14.1%
Unknown	18.0%						22.7% *	17.3%
Percent low wage employees								
50% or more low wage	29.9%						29.8%	29.9%
Less than 50% low wage	21.1%						21.2%	21.0%
Unknown	21.4%						32.7%	21.1%

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.D.3.c(1997) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.24%	3.28%	2.55%	2.89%	3.35%	1.60%	2.23%	1.26%
Industry group								
Agric., fish., forest.	7.22%						10.09%	8.79%
Mining	4.71% *						6.64% *	9.86% *
Construction	3.11%						3.13%	3.84%
Manufacturing	1.46%						4.34% *	1.43%
Transp., commu., util.	2.16%						4.57% *	2.18%
Wholesale trade	3.10%						5.98%	3.65%
Retail trade	1.42%						3.99%	1.09%
Fin., ins., real est.	3.18%						2.36%	3.49%
Services	2.28%						1.82%	2.98%
Unknown	25.86%						25.86%	0.00%
Ownership								
For profit, incorporated	1.42%						2.69%	1.45%
For profit, unincorporated	2.29%						3.00%	3.74%
Nonprofit	3.83%						3.45%	4.45%
Unknown	1.59%						10.09% *	1.29%
Age of firm								
Less than 5 years	4.53%						3.87%	8.30% *
5-9 years	4.57%						4.23%	7.48% *
10-19 years	2.91%						3.43%	5.74%
20 or more years	2.17%						1.99%	2.46%
Unknown	1.83%						4.13%	1.91%
Multi/single status								
2 or more locations	1.28%						3.25%	1.29%
1 location only	2.26%						2.37%	3.08%
Percent full-time employees								
Less than 25%	7.38%						9.63% *	6.61%
25-49%	2.43%						6.55%	2.26%
50-74%	2.99%						4.13%	3.71%
75% or more	1.39%						2.62%	1.35%
Union presence								
No union employees	1.34%						2.30%	1.51%
Has union employees	1.13%						4.62% *	1.44%
Unknown	1.82%						7.55% *	2.09%
Percent low wage employees								
50% or more low wage	3.08%						3.85%	5.05%
Less than 50% low wage	1.44%						2.30%	1.39%
Unknown	1.82%						5.10%	1.78%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.